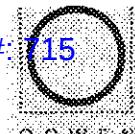


EXHIBIT A-1



February 13, 2013

8-764-79784-0042340-009-01-001-000-000-000

KATHERINE L CAITO
16 YOSEMITE VALLEY RD
WESTERLY RI 02891-5622

OCWEN LOAN #: 7140182929
HOMeward LOAN #: 0031197908
PROPERTY ADDRESS: 16 YOSEMITE VALLEY RD
WESTERLY RI 02891

**NOTICE OF SERVICING TRANSFER (RESPA) and
WELCOME TO OCWEN LOAN SERVICING, LLC**

Dear Borrower(s):

Effective 03/01/2013, Homeward Residential, Inc. (Homeward Residential) will transfer the servicing of your account to Ocwen Loan Servicing, LLC (Ocwen). The transfer of the servicing of your account does not affect any term or condition of your financing agreement, other than terms directly related to the servicing of your account. Your loan number will change, and the new loan number is noted above.

Should you have questions relating to the transfer of servicing or need information regarding your account prior to 03/01/2013, please contact Homeward Residential's Customer Care Department at (877) 304-3100.

New Servicing Contact Information:

As of 03/01/2013, Ocwen's Customer Care Center will assist you with questions regarding the transfer of servicing or any other questions relating to your account. You may reach Ocwen's Customer Care Center at (800) 746-2936 Monday through Friday 8:00 am ET to 9:00 pm ET, Saturday 8:00 am ET to 5:00 pm ET or Sunday 9:00 am ET to 9:00 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com. You can also obtain information using Ocwen's Automated Telephone System or by speaking with a Customer Care Center Representative. Please be sure to have your loan number available when you call.

As of 03/01/2013, all written inquiries should be sent to Ocwen at the following address. Please be sure to indicate your loan number on all correspondence to ensure prompt response to your inquiry.

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
P.O. Box 24738
West Palm Beach, FL 33416-4738

Making Payments:

The date that Homeward will stop accepting payments is 2/28/2013. The date that Ocwen will start accepting payments from you is 03/01/2013. Please make all checks payable to Ocwen and send all payments due on or after 03/01/2013 to the following address. If you use a Bill Pay Service, you will also need to inform them of this new payment address.

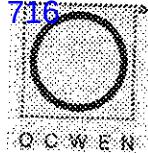
For Western Union Quick Collect users, you can find the location nearest you by calling (800) 238-5772 or visiting www.westernunion.com and clicking "Find a Location". At the location, please pay to name "OCWEN" and provide the loan number.

PAYMENTS
Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

OVERNIGHT EXPRESS ADDRESS
Ocwen Loan Servicing, LLC
Attn: Cashiering
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

If you are currently enrolled in Homeward Residential's Automated Clearing House (ACH) or the Equity Accelerator Program and your monthly payments are automatically withdrawn from your bank account, the service will continue with Ocwen. Please note, the first draft at Ocwen may be delayed. For your convenience, we have included a temporary payment coupon at the end of this letter.

Ocwen NMLS#: 1852
Homeward Residential NMLS#: 3984



NOTICE OF SERVICING TRANSFER (RESPA)

Page 2

Taxes and Insurance:

If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
 ISAOA
 P.O. Box 6723
 Springfield, OH 45501-6723
 E-mail: updateinsurance@ocwen.com
 Insurance Center: (866) 825-9265
 Insurance Center Fax: (888) 882-1816

PROPERTY TAXES

Ocwen Loan Servicing, LLC
 Attn: Tax Department
 P.O. Box 24665
 West Palm Beach, FL 33416-4665
 Customer Care Center: (800) 746-2936

Year-end Interest Statement (IRS Form 1098):

By January 31 of each year, you will be mailed an Annual Tax and Interest Statement from each company that has serviced your loan during the prior year. Each statement will contain IRS reporting information for the time your loan was serviced by each company.

Optional Insurance:

The transfer of servicing rights may affect the terms of, or the continued availability of, mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800) 746-2936 during the business hours indicated above or contact an independent insurance agent for alternate coverage options.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least fifteen (15) days before the effective date of transfer. Your new Servicer must also send you this notice no later than fifteen (15) days after this effective date. In this case, all necessary information is combined in this one notice.

You are advised of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives your certain consumer rights. If you should need to send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgement within five (5) business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice in a payment coupon or other payment medium supplied by the Servicer, which includes your name and loan number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to:

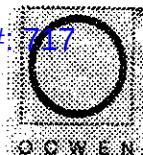
If to Homeward Residential, Inc.:

Homeward Residential, Inc.
 Attn: Research Department
 P.O. Box 630467
 Irving, TX 75063-0467

If to Ocwen:

Ocwen Loan Servicing, LLC
 Attn: Research Department
 P.O. Box 24736
 West Palm Beach, FL 33416-4736

Not later than thirty (30) business days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute, or in some circumstances, a notice of a fifteen (15) business day extension. During this period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.



NOTICE OF SERVICING TRANSFER (RESPA)

Page 2

Taxes and Insurance:

If you are currently responsible for payment of your real estate taxes and/or homeowners insurance, you will continue to be responsible for payment of these items after your account transfers to Ocwen. To ensure our records accurately reflect your insurance carrier and taxing authority, you may receive a letter of verification from Ocwen shortly after the transfer.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P.O. Box 6723
Springfield, OH 45501-6723
E-mail: updateinsurance@ocwen.com
Insurance Center: (866) 825-9265
Insurance Center Fax: (888) 882-1816

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665
Customer Care Center: (800) 746-2936

Year-end Interest Statement (IRS Form 1098):

By January 31 of each year, you will be mailed an Annual Tax and Interest Statement from each company that has serviced your loan during the prior year. Each statement will contain IRS reporting information for the time your loan was serviced by each company.

Optional Insurance:

The transfer of servicing rights may affect the terms of, or the continued availability of, mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800) 746-2936 during the business hours indicated above or contact an independent insurance agent for alternate coverage options.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least fifteen (15) days before the effective date of transfer. Your new Servicer must also send you this notice no later than fifteen (15) days after this effective date. In this case, all necessary information is combined in this one notice.

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During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives your certain consumer rights. If you should need to send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgement within five (5) business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice in a payment coupon or other payment medium supplied by the Servicer, which includes your name and loan number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to:

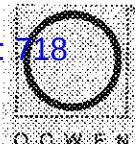
If to Homeward Residential, Inc.

Homeward Residential, Inc.
Attn: Research Department
P.O. Box 630467
Irving, TX 75063-0467

If to Ocwen:

Ocwen Loan Servicing, LLC
Attn: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Not later than thirty (30) business days after receiving your request, your Servicer must make appropriate corrections to your account and provide you with a written clarification regarding any dispute, or in some circumstances, a notice of a fifteen (15) business day extension. During this period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.



NOTICE OF SERVICING TRANSFER (RESPA)

Page 3

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated. Please retain this information with your financing agreement documentation. We look forward to working with you and providing you with the highest quality customer care service.

IMPORTANT DISCLOSURES

Disclaimer Regarding Mandatory Arbitration Provisions: If your account documents require you to submit disputes regarding your account to arbitration for resolution, such requirement is waived and will not be enforced against you. Such waiver, however, does not affect any rights you may have to require arbitration of disputes regarding your account.

Credit Reporting: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.

Properties in California: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 am or after 9 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or www.ftc.gov.

Properties in Colorado: For information about the Colorado Fair Debt Collection Practices Act, see www.ago.state.co.us/cab.htm. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Properties in Hawaii: Ocwen Loan Servicing, LLC is licensed by the Commissioner of Financial Institutions in Hawaii. Complaints about the servicer may be submitted to the Commissioner.

Properties in Maryland: The Maryland Consumer Protection Act require us to disclose that if Ocwen fails to give written notice of this transfer or fails to make timely payments of taxes or insurance premiums (assuming the borrower has paid an amount to cover these costs) and Ocwen has received the tax bill or notice, Ocwen may face liability for any economic damages incurred by the borrower.

Properties in Minnesota: Borrowers on loans secured by property in Minnesota can direct complaints and questions to the Ocwen Loan Servicing, LLC. Customer Care Department at 1-800-746-2936 between 8:00 a.m. and 9:00 p.m. ET, Monday through Friday, from 8:00 a.m. to 5:00 p.m. ET on Saturday, or from 9:00 a.m. to 9:00 p.m. ET on Sunday or in writing to: P.O. Box 24738, West Palm Beach, FL 33416-4738. Each written complaint or question will be responded to within 15 days.

Properties in New York: Ocwen Loan Servicing, LLC. is registered with the Superintendent of the New York State Banking Department. The borrower may file complaints about Ocwen Loan Servicing, LLC with or obtain further information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877- BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

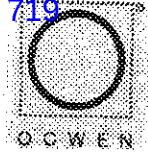
Properties in North Carolina: Ocwen Loan Servicing, LLC is licensed by the North Carolina Commissioner of Banks (North Carolina Permit No. 3946) and complaints about Ocwen Loan Servicing, LLC may be submitted to the Commissioner.

Properties in Texas: The State of Texas requires us to inform you that a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201, Austin, Texas 78705. Complaint Forms and Instructions may be downloaded and printed from the Department's website located at <http://www.sml.state.tx.us> or obtained from the Department upon request by mail at the address above, by telephone at its Toll-free Consumer Hotline at (877) 276-5550, by fax at (512) 475-1360, or by email at SMLinfo@SML.STATE.TX.US.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt: any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Prior Servicer is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to assess or collect the debt from you personally.

Attention Service members and Dependents: The federal Service members Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the service member's military or other service. Prior Servicer will not foreclose on the property of a service member or his or her dependent during that time, unless pursuant either to a court order or a service member's written waiver agreement.



Welcome to Ocwen! Important Information

Welcome to Ocwen Loan Servicing, LLC (Ocwen). We have attached frequently asked questions, as it is natural that you may have a few questions about this change and what it will mean. Please rest assured that we value your business and look forward to assisting you in the future as HELPING HOMEOWNERS IS WHAT WE DO!™

Frequently Asked Questions:

What if I made a payment to my Prior Servicer, but it has not posted yet?

Your Prior Servicer will forward your payment to us within 15 business days. It may take a few days for us to receive and apply the payments, but this will not negatively impact your account or your credit report. To check on the status of your account, you may go to www.ocwen.com.

How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800) 746-2936.

If my account is past due and I have not made a payment arrangement with Homeward Residential, how can I make payment arrangements or get assistance due to financial difficulties?

We offer a number of specialized programs designed to fit your unique financial situation. Please go to www.ocwen.com, click on Mortgage Customers and then log in with your User ID and Password. If you need to create a User ID and Password, select the New Customers icon. Once you log in, select the Financial Difficulties icon. This will allow you to download an application package.

If I cannot resolve my issue online, what number do I call and what are the hours?

Ocwen's toll free number is (800) 746-2936. In order to accommodate borrowers' busy schedules, we are open late at night and very early in the morning. Our hours are Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm, and Sunday 9:00 am to 9:00 pm, all Eastern Standard Time.

If my account is current, where do I send my payments?

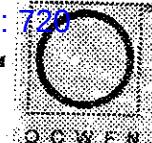
Our payment processing address is:
Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

I am currently on a trial modification plan and still have payments remaining before it becomes a final/permanent modification. What do I do?

You should continue making monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.



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How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800) 746-2936.

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If I cannot resolve my issue online, what number do I call and what are the hours?

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If my account is current, where do I send my payments?

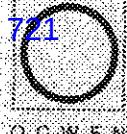
Our payment processing address is:
 Ocwen Loan Servicing, LLC
 P.O. Box 6440
 Carol Stream, IL 60197-6440

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You should continue making monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.



I received a notice from my Prior Servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty; what can I do?

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to www.ocwen.com for more information and download an application for assistance.

I received a notice from my Prior Servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?

Yes, please send the documents to Ocwen via e-mail at mod@ocwen.com or fax the documents to (407) 737-6174. Your Prior Servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

I have a Short Sale or Deed-in-Lieu application pending with my Prior Servicer, do I have to resend all the documentation to Ocwen now and reapply?

Your Prior Servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407) 737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your Prior Servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed-in-Lieu application.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu; will this approval be honored by Ocwen?

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your Prior Servicer. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your Prior Servicer will be providing these approval requirements to Ocwen.

I received approval from my Prior Servicer for a Short Sale or Deed-in-Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day. What do I do?

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407) 737-5071. With respect to Short Sales, please note the original expiration date of your Prior Servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Please Detach below and include with your monthly payment.

00024233074 4444444881 000007140182929 50 023079114

Payment Coupon

KATHERINE L CAITO

Account Number: 7140182929

Check box if your contact information has changed, update on the back

AMOUNT DUE \$
 Additional Principal: \$
 Additional Escrow: \$
 Other: (Please Specify) \$
 Total Enclosed: \$

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.
 If this payment is made via automatic drafting, this statement is for informational purposes only.

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440